SPECIFICATIONS

FOR MAGNETIC MEDIA FILING

OF

CURRENCY TRANSACTION REPORTS

(FORM 4789)

And

Designation of Exempt Person

(TDF 90-22.53)

REVISED FEBRUARY 1999

DEPARTMENT OF THE TREASURY
INTERNAL REVENUE SERVICE

These Specifications for Magnetic Media Filing of Currency Transaction Reports (Form 4789) and Designation of Exempt Person (Form TDF 90-22.53) were developed under the sponsorship of the following organizations:

Department of the Treasury

Deputy Assistant Secretary for Enforcement

Internal Revenue Service

Director, Detroit Computing Center

Purpose

The purpose of this specification is to provide the requirements and conditions for filing Currency Transaction Report (CTR) Form 4789 and Designation of Exempt Person (DEP) Form TDF 90-22.53 on magnetic media. These specifications apply to the program for the filing of CTRs submitted on magnetic tape, cartridge, or diskette.

The magnetic media forwarded to the Detroit Computing Center (DCC) will be considered as a substitute for the Form 4789 paper document and Form TDF 90-22.53, provided the transaction is accepted by the DCC system. Receipt and acknowledgment of magnetic media is further discussed in a later section.

Approval to participate in the magnetic media reporting program is contingent upon the filer following these steps:

- Review specifications
- File application to participate
- Satisfy acceptance testing procedures
- Receive formal DCC approval
- File reports no more than every two weeks
- Monitor quality

Continued participation in the Magnetic Media Program is contingent upon maintenance of quality standards and timely reporting.

Application for Magnetic Media Reporting

For the purpose of this specification, the FILER is the organization responsible for filing the CTR. Filers are required to complete an Application for Magnetic Media Reporting (Form DCC-4419, copy in attachments). Requests for additional information or forms related to magnetic media processing should be addressed to the CTR Magnetic Media Coordinator at the DCC.

The application should be filed with DCC as soon as possible after the decision is made to file magnetically. DCC will notify the applicant, in writing, of authorization to file. Magnetic media returns may not be filed with DCC until the applicant has received formal approval.

Filing of Magnetic Media Reports

General:

DCC will advise magnetic filers when they may begin to file using magnetic media. Until this notification has been issued, magnetic media will not be accepted.

If the magnetic filing system encounters problems which appear will remain unresolved for a potentially lengthy period, the filer will be advised to stop magnetic filing until the problem has been resolved.

Do not file a paper CTR (Form 4789) or DEP (Form TDF 90-22.53) for currency transactions which are reported by magnetic media or for customers which have been exempted by magnetic media.

If entire files are unreadable due to format errors, etc., ***we will contact the transmitter by telephone*** to send a replacement for the file. Invalid transactions on a file, however, should be corrected and resubmitted as part of the file for the next full reporting period. A filer whose error rates are at a high level on a continuing basis may risk being discontinued as a magnetic media filer.

Filers are required to retain a copy of the CTR and /or DEP data or have the ability to reconstruct the data filed magnetically for a period of five years. In addition, **the magnetic filer must retain the acknowledgment** from DCC to facilitate inquiries for the same period as well as any 'working' papers which may be necessary for centralized keying of transactions.

Aggregation is to be handled no differently using magnetic media filing than it would be if filing paper CTRs.

Transmittal Process:

The magnetic media files are to be sent to DCC. Form(s) DCC-4804 and DCC-4802 (for multiple filers), Transmittal for Magnetic Media Reporting of Currency Transactions must accompany magnetic submissions.

(See attachments) **DO NOT MAIL THE MEDIA AND THE TRANSMITTAL SEPARATELY**. A facsimile of Form 4804 and/or Form 4802, which includes all information requested on the actual form may be used. Substitute forms should follow the format of the transmittal form.

The affidavit on DCC-4804 should be signed by the filer; however, an agent may sign the affidavit on behalf of the filer if all of the following conditions are met:

- The agent has been designated the authority to sign the affidvit under an agency agreement (either oral, written, or implied) that is valid under any state law.
- The agent signs the affidavit and adds the caption 'For: (Name of Filer)'.

See Form 4800 (CTR Magnetic Media Reporting Instructions) in the attachments for detailed instructions. Although a duly authorized agent signs the affidavit, the filer is held responsible for the accuracy of the Form 4804.

All submitted magnetic media files, must include the following:

- A signed Form 4804 or facsimile.
- The magnetic media with an external identifying label.
- A statement on the outside of the shipping container that states **Attn: Tape Library**, 'Deliver unopened: CTR Magnetic Media ; __ of __'. If there is only one container, mark the outside as 1 of 1. For multiple containers, include the sequence (e.g., 1 of 3, 2 of 3, etc.).

DCC will not pay for or accept 'Collect on Delivery' or 'Charged to IRS,' shipments of CTRs on magnetic media that an individual or organization is legally required to report.

Data Sequencing and Validation Criteria:

The following data controls must be adhered to or the CTR magnetic media will be rejected. The data records must be in the following sequence:

- <u>Transmitter (1A)</u>
  First record on the file - must be only one.

- <u>Financial Organization (Parent) (2A)</u>
  One of this record type for each parent financial institution (FI) on the file. This record type immediately precedes all records relating to the parent FI.

- <u>Financial Organization (Branch) (2B)</u>
  One of this record type for each branch reporting within the parent FI. This record type precedes all transaction records for the branch.

- <u>Currency Transaction (3A)</u>
  One of this record type for each currency transaction being reported for a branch. The Customer Account record will follow the 3A record if needed.

- <u>Customer Account (3E)</u>
  One of this record type for each customer account affected by this currency transaction.

- <u>Transactor Part I, Section B (4A)</u>
  One of this record type for each person conducting this transaction. These

records are not required if one of the Part I, Section B Reason Incomplete codes has an appropriate entry. However it is the responsibility of the financial institution to provide as much information as possible.

- Owner Part I, Section A (5A)
  One of this record type for each person or organization on whose behalf the transaction is conducted.

- Owner DBA, Part I, Section A (5A)
  This record is a continuation of the 5A record to allow the Doing Business As (DBA) name if available.

- Branch Summary (9A)
  One record for each branch of an FI being reported. It is the last record for the branch.

- Financial Institution Summary (9B)
  One record for each FI reported. It is the last record for the FI and follows the 9A record for the last branch reported.

- Designation of Exempt Person (9E)
  One of this record type for each exempt person being reported by a FI. The FI information will relate to the Parent FI 2A record. This record is not required but is used to file DEP, form TDF 90-22.53 magnetically.

- Designation of Exempt Person Continuation (9F)
  If you have a 9E record you must have a 9F continuation record.

- File Summary (9Z)
  Last record on the file - must be only one.

Records that fail to meet these requirements will be coded as correspondence errors and returned to the filer for correction.

Acceptance Procedures:

Filers will be sent an application form, a Declaration Statement and a copy of the Specifications for Magnetic Media Reporting. When ready to file, the Filer will be asked to provide a test file to DCC.
The testing process will be as follows:

- The test data should consist of a set of sample returns, containing data normally supplied by the filer. The test file should contain between 50 and 100 documents.

- Upon receipt of the filer's test file DCC will test, review and provide feedback to the filer within ten working days.

- If 95% of the filer's test documents are error-free and the file is correctly formatted, an acceptance letter will be issued.

- When a test file is not acceptable, DCC will identify the errors and discuss the necessary corrections with the filer. When the errors are corrected, the filer should send a new set of test data to DCC. The filer is responsible for correcting their software to eliminate errors. If, after three attempts, the filer's test file continues to be unacceptable, the filer must develop an acceptable plan for correcting deficiencies before any further tests.

- Accepted filers will be notified and issued a Transmitter Control Code (TCC). The filer must contact DCC to establish a schedule for transmitting live magnetic returns.

- When the same service bureau system is used by several filers, only one test file of magnetic returns is required to cover the acceptance of all participating filers.

Filing Dates

Magnetic media is filed on a biweekly basis (i.e., January 1, 1997 - January 14, 1997). Magnetic media must be prepared and submitted to DCC for processing as soon as possible after the reporting period ends. A fixed reporting cycle will be established for each filer.
In order to allow the filer sufficient time to accumulate all data, create the magnetic media file, and forward the file to DCC, Treasury has determined that all transactions filed on magnetic media will be considered filed timely if received by the Service **no more than 25 calendar days after the date of the transaction.**

Receipt and Acknowledgment of Magnetic Media Files

Each CTR will be acknowledged to the transmitter as soon as possible after receipt. The transmitter should immediately match the acknowledgments to the original file transmitted.

If the acknowledgment file is not received by the filer, the CTRs **are not considered filed and MUST be resubmitted.** This could be a result of unreadable data or a tape which cannot be processed.

Any CTR which contains errors will be flagged and error codes indicating the reason for the error(s) will be returned via acknowledgment record. These error situations should be corrected and the records sent back to DCC as correction records and not as amendments. The acknowledgment record will include only error codes and the minimum information needed to identify individual CTRs. **The logical record length of each acknowledgment record will be 57 characters, blocked 5700**. It will contain up to the first eight error codes. See the Acknowledgment Record Formats section.

DCC acknowledges receipt by inserting a document control number in the DCN field of the CTR 3R Record and the DCN field of the Designation of Exempt Person 9R Record. **The DCN number must be included** when resubmitting corrections for those records flagged because of errors.

If you receive acknowledgment of transactions which you did not file or you do not receive acknowledgment for transactions that you did file, please notify the CTR Magnetic Media Coordinator as soon as possible. The Help Desk Phone Number at DCC is 1-866-743-5748

The records on the acknowledgment file will also serve as correspondence to the filer, with the error codes of each record indicating the error(s) which initiated the correspondence.

Filing Amended Reports

If a magnetically filed CTR must be amended, you must file a complete replacement CTR. **All fields must be completed with the correct information, NOT JUST THE DATA FIELDS NEEDING CORRECTION**. If the original CTR was magnetically filed, then any amendments must also be magnetically filed. **Amendments to magnetically filed CTRs must include the DCN from the acknowledgment record, along with the amendment code indicator.**

Magnetic Media Coordinator Contacts

Direct all requests for Magnetic Media related publications, information, or extensions to the following address:

Internal Revenue Service
P.O. Box 32063
Detroit, MI 48232-0063
BSA Support Group I, 4th Floor
CTR Magnetic Media
Voice Number (313) 234-2011
Fax Number (313) 234-1614

General Specifications

Cartridge Specifications:

These specifications define the file characteristics acceptable for magnetic media reporting. These characteristics must be adhered to unless specifically authorized by the DCC in writing.
All records should be fixed in length to the size specified for each record type. The standard file characteristics are EBCDIC, odd parity and standard labels. The standard data set name to be used on cartridges is ITFMP.CI047.C4789. All deviations from the above must be approved in writing by DCC.

An external label must appear on each cartridge submitted for processing. The following information should appear on the label:

- The transmitters name
- Date of preparation
- A reel number assigned by the preparer which must match the reel number on the internal label (6 alpha numeric characters)
- Number of reels in file
- Reel sequence number (i.e., 01 of 08)

Note: To allow better control and enhance processing of your files, uniquely numbered cartridge numbers must be transmitted when using multiple cartridges.

The above information will assist DCC in processing and returning tapes correctly. Will normally be returned within 30 days of receipt, however they may not be returned in the same shipping containers received. The cartridge record defined in these specifications should have a block size of 14,960 characters.

For the purposes of these specifications the following conventions must be used for internal labels:

- Header Label

Standard headers provided they begin with 1HDR, HDR1, VOL1, VOL2, UHL1, or ‘b LABEL’. Consist of a maximum of 80 positions.

- Trailer Label

Standard trailer labels may be used provided that they begin with 1EOR, 1EOF, EOR1, EOF1, EOV1, or EOV2. Consist of a maximum of 80 positions.

Diskette Specifications:

These specifications define the file characteristics acceptable for diskette media reporting. These characteristics must be adhered to unless specifically authorized by DCC in writing.
All records should be fixed in length to the size specified for each record type.
The standard file characteristic is a 3.5 inch diskette double sided/double density or double sided/high density. The standard data set name to be used is CTR4789. All deviations from the above must be approved in writing by DCC.
All diskettes must be generated using MS-DOS on an IBM compatible personal computer in ASCII mode. All alphabetic characters must be in the

upper case only.

An external label must appear on each diskette submitted for processing. The following information should appear on the label:

- The transmitters name
- Coverage beginning and ending dates
- Date of preparation
- Number of diskettes in file
- Diskette sequence number (i.e., 01 of 03)

The above information will assist DCC in processing and returning diskettes. Diskettes will normally be returned within 30 days of receipt, however they may not be returned in the same shipping containers.

The diskette records defined in these specifications should be unblocked 220 character records. The industry standard record delimiter for diskette data records is the two byte combination of **"0D0A"** hexadecimal characters (carriage return, line feed).

Overview of File

All original, replacement, amendment, and late report filings can be submitted on magnetic media. The DCN assigned to the error record must be included. The DCN must also be included for amendments, along with the amendment indicator code.

All dates are to be in the format of century, year, month, day with month and day both **being right justified and zero filled.** (CCYYMMDD)

Money amounts are 10 positions for detail and 12 positions for summaries and **should be right justified and zero filled.** Enter dollar amounts only. All cents should be rounded up to the next higher dollar amount (i.e., $10,000.01 should be reported as $10,001).

The transaction sequence number which is generated by the transmitter will be used in the acknowledgment records sent back to the transmitter. This will be a five digit field starting with one and incremented by one for each succeeding currency transaction report. **It is to be right justified and zero filled.**

All name, address, and city fields are to be **left justified and space filled.**

All name and address fields relating to CTR data must follow the Name Editing Conventions specified in the attachments.
Account numbers must NOT contain leading zeroes unless they are part of the actual account number. All entries must be **left justified and space filled.**

Do not include lower case characters.

All 'Filler' fields should be space filled. **Do not use low values** as a substitute for spaces.
Blank fields must be space filled.

Record Types (Input)

Transmitter (1A) Summary Record - Required

The first record on each file is the transmitter record which contains information identifying the transmitter (person or organization handling the data accumulation and formatting). There will be only one Transmitter Record on each file. The following data elements are required in this record:

Field Position	Field Name	Length	Description and Remarks
1-2	Record Type	2	Enter '1A'.
3-37	Transmitter Name	35	Enter the name of the individual or organization who is transmitting the transactions on this file.
38-72	Transmitter Address	35	Enter the street address of the transmitter.
73-99	Transmitter City	27	Enter the city of the transmitter.
100-101	Transmitter State	2	Enter the transmitter state in abbreviated form. Use the country and state standard abbreviations in the attachment.
102-110	Transmitter Zip Code	9	Enter the transmitter zip code.
111-113	Transmitter Area Code	3	Enter the transmitter area code.
114-120	Transmitter Telephone	7	Enter the transmitter telephone number.
121-155	Transmitter Contact	35	Enter the name of an official contact for the transmitter.
156-164	Transmitter EIN	9	Must be the valid 9 digit number assigned to the transmitter by IRS. Do not enter hyphens, slashes, ALPHA characters, all 9's, or all zeros.
165-172	Coverage Beginning Date	8	This will be the date of the earliest original transaction on the file. It is a numeric 8 digit field in century, year, month, day format (ccyymmdd).
173-180	Coverage Ending Date	8	This will be the date of the latest original transaction on the file. It is a numeric 8 digit field in century, year, month, day format (ccyymmdd).
181-188	Transmitter Control Code	8	This is the code assigned by the DCC. This code is also entered on Form 4804.
189-196	Signature Date	8	This is the date of approval of the documents. It is a numeric 8 digit field in century, year, month, day format (transmittal signature date/file creation date).
197-210	Filler	14	
211-220	User Field	10	

Parent Organization Financial Institution (2A) Record - Required

This record identifies information on FI Headquarters. The number of FI (Parent) records depends on the number of different FIs included on the file. The following data elements are required in this record:

Field Position	Field Name	Length	Description and Remarks
1-2	Record Type	2	Enter '2A'.
3	Federal Regulator or BSA Examiner	1	Enter the federal regulator or BSA examiner, using the following codes: 1 - Comptroller of the Currency (OCC) 2 - Federal Deposit Insurance Corp. (FDIC) 3 - Federal Reserve System (FRS) 4 - Office of Thrift Supervision (OTS) 5 - National Credit Union Assoc. (NCUA) 6 - Securities and Exchange Comm. (SEC) 7 - Internal Revenue Service (IRS) 8 - U.S. Postal Service (UPS)
4-38	Institution Name	35	Enter the FI headquarters full legal name.
39-73	Institution Address	35	Enter the address of the FI headquarters. Do not abbreviate.
74-100	Institution City	27	Enter the city of the FI headquarters.
101-102	Institution State	2	From the attachment, enter the appropriate 2 character state code.
103-111	Institution Zip Code	9	Enter the zip code for the FI headquarters.
112-120	Institution EIN/SSN	9	Enter the FI's EIN. If the FI does not have an EIN, enter the SSN of the institutions principal owner.
121-129	Institution MICR Number	9	If a depository institution, enter the Magnetic Ink Character Recognition (MICR) number for the FI headquarters.
130-137	Transmitter Control Code (Financial Institutions)	8	This is the code assigned by DCC for the FI This code is also entered on Form 4804.
138-210	Filler	73	
211-220	User Field	10	

Financial Institution Branch Summary (2B) Record - Required

This record identifies information on the FI branch where the transactions were completed. The number of FI (branch) records is dependent on the number of branches the FI is reporting on the magnetic media file. The following data elements are required in these records:

Field Position	Field Name	Length	Description and Remarks
1-2	Record Type	2	Enter '2B'.
3-9	Branch Code	7	Enter the branch number for the submitting branch. Right justify and zero fill.
10	Federal Regulator or BSA Examiner	1	Enter the federal regulator or BSA examiner, using the following codes: 1 - Comptroller of the Currency (OCC) 2 - Federal Deposit Insurance Corp. (FDIC) 3 - Federal Reserve System (FRS) 4 - Office of Thrift Supervision (OTS) 5 - National Credit Union Assoc. (NCUA) 6 - Securities and Exchange Comm. (SEC) 7 - Internal Revenue Service (IRS) 8 - U.S. Postal Service (UPS)
11-45	Institution Name	35	Enter the full legal name of branch where transaction took place.
46-80	Institution Address	35	Enter the address of the branch.
81-107	Institution City	27	Enter the city where the branch is located.
108-109	Institution State	2	From the attachment, select the appropriate 2 character state code.
110-118	Institution Zip Code	9	Enter the zip code for the branch.
119-127	Institution EIN/SSN	9	Enter the EIN or SSN for the branch.
128-136	Institution MICR Number	9	Enter the MICR number for branch. 8 digit numbers are acceptable but should be left justified with a space in the ninth position.
137-156	Approving Official's Title	20	Enter the title of the approving official. Left justify and space fill.
157-191	Approving Official's Name	35	Enter the name of the approving official. Left justify and space fill.
192	Resolution Code	1	Enter the code to show where correspondence relating to these transactions is to be sent. 1 for financial institution branch, 2 for parent financial institution, 3 for transmitter.
193-210	Filler	18	
211-220	User Field	10	

Currency Transaction Summary (3A) Record - Required

These records identify and describe the actual currency transaction. Indicators within this record identify the necessity for the following record.

- Customer Account Records, if customer accounts are affected.
- Owner (Part I, Section A) Records, (Person(s) on whose behalk transaction is conducted).
- Transactor (Part I, Section B) Records, if number of Transactors is greater than zero, (Individual(s) conducting transaction, if other than Part I, Section A).

There can be any number of this record type, one for each transaction. The following data elements are required

Field Position	Field Name	Length	Description and Remarks
1-2	Record Type	2	Enter '3A'.
3-9	Branch Code	7	Enter the branch number for the submitting branch. Right justify and zero fill.
10-14	Transaction Sequence Number	5	Enter a sequential number starting with 00001 and increment by 1 for each '3A' record on the file.
15-21	Type of Transaction Codes	7	Enter the appropriate code(s) to identify the following type of transaction(s): Code Meaning
15			1 Foreign Currency
16			2 Wire Transfer(s)
17			3 Negotiable Instrument(s) Purchased
18			4 Negotiable Instrument(s) Cashed
19			5 Currency Exchange(s)
20			6 Deposits/Withdrawals - Enter the Account number(s) in 3E record(s).
21			7 Other - If a transaction is not identified above provide a description in 'Other Transaction'.
22-45	Other Transaction Description	24	Enter the description of the transaction when type of transaction is 7.
46-47	Foreign Currency Country Code	2	If foreign currency is involved, enter the two character standard country code from the attachment. If multiple foreign currencies are involved, identify the country for which the largest amount is exchanged.

Currency Transaction Summary (3A) Record - (continued)

Field Position	Field Name	Length	Description and Remarks
48-57	Transaction Amount Cash-In	10	Total amount of cash-in currency involved in this transaction. If a transaction involves both checks and currency, such as a deposit transaction, enter only the currency amount. Enter only dollar amounts, no cents; always round cents up to the next highest dollar. Do not truncate. Right justify and zero fill.
58-67	Transaction Amount Cash-Out	10	Total amount of cash-out currency involved in this transaction. If a transaction involves both checks and currency, such as a withdrawal transaction, enter only the currency amount. Enter only dollar amounts, no cents; always round cents up to the next highest dollar. Do not truncate. Right justify and zero fill.
68-75	Transaction Date	8	Date of this transaction. It is a numeric eight digit field in century, year, month, day format (CCYYMMDD).
76-78	Number of Customer Acccount Records	3	Enter a value within the range 000 thru 999 which will identify the number of Customer Account (3E) Records associated with this transaction.
79-81	Number of Transactors (Part I, B)	3	Enter a numeric value (000 thru 999) which represents the number of Transactor (4A) Records associated with this transaction.
82-84	Number of Owners (Part I, A)	3	Enter a numeric value (000 thru 999) which represents the number of Owner (5A) Records associated with this transaction.
85	Reason Incomplete Armored Car (Part I, B)	1	Enter 'A' if this transaction is by an armored car service.
86	Reason Incomplete Mail Deposit or Shipment (Part I, B)	1	Enter 'B; if this transaction is by mail deposit/shipment.
87	Reason Incomplete Night Deposit or ATM Transaction (Part I, B)	1	Enter 'C' if this transaction is a night deposit or ATM transaction.
88	Reason Incomplete Multiple Transaction (Part I, B)	1	Enter 'D' if this transaction is a multiple transaction. Example: If there are multiple transactions that are only reportable after aggregating.

Currency Transaction Summary (3A) Record - (continued)

Field Position	Field Name	Length	Description and Remarks
89	Reason Incomplete Conducted on Own Behalf (Part I, B)	1	Enter 'E' if this transaction was conducted on own behalf.
90	Amendment Indicator	1	Enter 'A' if this transaction is an amendment to a previous transaction. A DCN must be entered in positions 173-186.
91	Multiple Persons	1	Enter 'B' if this transaction is being conducted by more than one person or on behalf of more than one person.
92	Multiple Transactions	1	Enter 'C' if there is knowledge that there are multiple transactions.
93-127	Preparer Name	35	Enter the name of individual designated by the FI to prepare this report. Left justify and space fill. Follow name editing conventions in attachments.
128-162	Contact Person	35	Enter the name of an individual to contact concerning questions about this CTR.
163-165	Contact Person's Area Code	3	Enter the area code of the contact person.
166-172	Contact Person's Phone Number	7	Enter the phone number of the contact person.
173-186	Document Control Number	14	This field contains all zeroes on initial submissions, but must contain the DCN (which is provided by the DCC on the acknowledgment record) for each correction or amendment record being submitted.
187-188	IRS Use	2	For use by DCC only.
189	Backfile Indicator	1	Enter 'B' if this transaction is being backfiled. Backfile: If you were directed by the Compliance Review Section to backfile documents, not originally filed as required by BSA Regulation, please use this indicator. DO NOT use this indicator for any other reason. Questions on backfiling should be directed to the Compliance Review Section at (313) 234-1613.

Currency Transaction Summary (3A) Record - (continued)

Field Position	Field Name	Length	Description and Remarks
190	Correspondence Indicator	1	Enter 'C' if this transaction is a correction or replacement and missing information is unattainable. This code will replace forwarding a letter telling us the missing information is unavailable. The errors will not be resent.
191-210	Filler	20	
211-220	User Field	10	

Customer Account Summary (3E) Record

This record is required if any customer accounts are affected by this transaction. If a deposit or withdrawal is made from a savings, checking, or other account enter the appropriate account number. There should be one entry for each account affected. A maximum of six (6) occurrences is allowed per record. Enter the count of the number of accounts for each record in the Number of Customer Accounts. The following data elements are required for this record:

Field Position	Field Name	Length	Description and Remarks
1-2	Record Type	1	Enter '3E'.
3-9	Branch Code	7	Enter the branch number for the submitting branch. Right justify and zero fill.
10-14	Transaction Sequence No.	5	Enter the transaction sequence number from the associated Currency Transaction (3A) Record.
15	Number of Customer Accounts	1	Enter the count of customer accounts reported on this record.
16-159	Customer Account Information (occurs 6 times)	24	Enter the number of the customer account(s) affected by this transaction. Left justify and space fill. 'Account Number' can occur a maximum of 6 times per 3E Record. Each occurrence will consist of 24 characters, left justifed and space filled. If less than 6 occurrences, space fill.
160-210	Filler	49	
211-220	User Field	10	

Transactor Summary (4A) Record, Part I, Section B

This record is required unless there is an entry of "A" thru "E" in the reason incomplete code in Part 1B. The number of transactors (Part 1, B) on the 3A record must match the count of the number of 4A records. If there is an entry of "A" thru "E" in the reason incomplete code in Part 1B, this record is optional and either full or partial information is acceptable. This record must contain information relating to the person who conducted the transaction. Each person involved in a transaction must be positively identified. The following data elements are required in these records:

Field Position	Field Name	Length	Description and Remarks
1-2	Record Type	1	Enter '4A'.
3-9	Branch Code	7	Enter the branch number for the submitting branch.
10-14	Transaction Sequence No.	5	Enter the transaction sequence number from the associated Currency Transaction (3A) Record.
15-49	Name	35	Enter the name of the individual conducting the transaction; last name/first name/middle initial. Left justify and space fill. Follow the Name Editing Conventions shown in the attachments.
50-84	Address	35	Enter the street address of the individual who conducted this transaction. Left justify and space fill.
85-111	City	27	Enter the city of the individual who conducted this transaction. Left justify and space fill.
112-113	State	2	From the attachment, select the appropriate two character state code.
114-122	Zip Code	9	Enter zip code of individual conducting transaction.
123-124	Country	2	From the attachment, select the appropriate 2 character country code.
125-133	SSN	9	Enter the SSN of the individual conducting the transaction.

Transactor Summary (4A) Record - (continued)

Field Position	Field Name	Length	Description and Remarks
134	Method of Identification	1	Enter the appropriate code for the method by which the individual's identity was verifed. A Drivers' License/State ID B Passport C Alien Registration D Other Identification E Disabled/Elderly who do not have the required ID F Foreign Entity with no ID L Law Enforcement M Amish Customer with no ID **Note: For codes "E", "F", "L" and "M" (customer with no ID), no entry required for positions 135-136, ID Issued by, and positions 137-158, ID Number.**
135-136	ID Issued by State/Country	2	From the attachments, enter the appropriate 2 character state/country code.
137-158	ID Number	22	Enter the number from the identification. **(If "L" in Method of ID, enter the badge number if available).**
159-166	Date of Birth	8	Enter the date of birth of the individual conducting this transaction. It is a numeric 8 digit field in century, year, month, day format (CCYYMMDD).
167-210	Filler	44	
211-220	User Field	10	

Owner Summary (5A) Record, Part I, Section A - Required

This record is required to identify the individual(s) or organization(s) on whose behalk transaction(s) was conducted. If the transaction was completed for more than one individual or organization there should be a record for each individual/organization. The following data elements are required for these records:

Field Position	Field Name	Length	Description and Remarks
1-2	Record Type	2	Enter '5A'.
3-9	Branch Code	7	Enter the branch number for the submitting branch. Right justify and zero fill.
10-14	Transaction Sequence No.	5	Enter the transaction sequence number from the associated Currency Transaction (3A) Record.
15	DBA Record Indicator	1	Enter '1', if there is a DBA (5A) Continuation Record.
16-50	Org. or Indiv. Name	35	Enter the name of the person/organization on whose behalf the transaction is conducted. Individual names are in the format last name/first name/middle initial. Follow the name editing conventions and standard abbreviations shown in the attachments.
51-85	Org. or Indiv. Address	35	Enter the street address of the owner.
86-112	Org. or Indiv. City	27	Enter the city of the owner.
113-114	Org. or Indiv. State	2	From the attachment, enter the appropriate 2 character state code.
115-123	Org. or Indiv. Zip Code	9	Enter the zip code.
124-125	Org. or Indiv. Country	2	From the attachment, enter the appropriate 2 character country code.
126-134	EIN/SSN	9	Enter the owners EIN or SSN
135-169	Occ., Prof., Bus.	35	Enter the occupation, profession, or business of the individual for whom the transaction was conducted. (i.e., Attorney, Securities Broker, Auto Dealer).

Owner Summary (5A) Record - (continued)

Field Position	Field Name	Length	Description and Remarks
170	Method of Identification	1	**Required for all individuals conducting a reportable transaction for themselves.** Enter the appropriate code the identification provided. A Drivers' License/State ID B Passport C Alien Registration D Other Identification E Disabled/Elderly who do not have the required ID F Foreign Entity with no ID L Law Enforcement M Amish Customer with no ID **Note: For codes "E", "F", "L" and "M" (customer with no ID), no entry required for positions 171-172, ID Issued by, and positions 173-196, ID Number.**
171-172	ID Issued by	2	From the attachments, enter the appropriate 2 character state/country code.
173-196	ID Number	24	Enter the number from the identification.
197-204	Date of Birth	8	Enter the date of birth of the individual for whom the transaction was conducted. It is a numeric 8 digit field in century, year, month, day format (CCYYMMDD).
205-210	Filler	6	
211-220	User Field	10	

DBA RECORD (second 5A record)

If the FI has knowledge of a separate Doing Business As (DBA) name, two 5A records will be filed for the owner instead of one 5A record. Enter a '1' in the DBA Record Indicator on the first 5A record. The two 5A records described above will be treated as one 5A record. Therefore the error code numbering scheme for the acknowledgement record which reflects the occurrence number of the 5A records will treat these two 5A records as one occurrence. Similarly, any counts of the number of '5A' records will not include the DBA records. The second 5A record will include the following required data elements:

Field Position	Field Name	Length	Description and Remarks
1-2	Record Type	2	Enter '5A'.
3-9	Branch Code	7	Enter the branch number for the submitting branch.
10-14	Transaction Sequence No.	5	Enter the transaction sequence number from the associated Currency Transaction 3A Record.
15	DBA Indicator	1	Enter '9'.
16-50	DBA Name	35	Enter a separate 'doing business as' name. From the attachments, follow the name editing conventions and standard abbreviations.
51-210	Filler	160	
211-220	User Field	10	

Branch Summary (9A) Record - Required

There should be one of these records on the file for each FI branch which is being reported. This record contains counts of the number of each type record associated with the branch. The following data elements are required in these records:

Field Position	Field Name	Length	Description and Remarks
1-2	Record Type	2	Enter '9A'.
3-9	Branch Code	7	Enter the branch number for the submitting branch. Right justify and zero fill.
10-14	CTR Count	10	Enter the number of CTRs (3A) records for the branch.
20-29	Customer Account Record Count	10	Enter the number of Customer Account (3E) Records for the branch.
30-39	Transactor Record Count	10	Enter the number of Transactor (4A) Records for the branch.
40-49	Owner Record Count	10	Enter the number of Owner (5A) Records for the branch.
50-61	CTR Total Amount Reported (Cash In)	12	Enter the sum of the total dollar amount of currency (cash-in) for the branch.
62-73	CTR Total Amount Reported (Cash Out)	12	Enter the sum of the total dollar amount of currency (cash-out) for the branch.
74-210	Filler	137	
211-220	User Field	10	

Financial Institution Parent Summary (9B) Record - Required

There should be one of these records on the file for each FI reported. This record is to follow the last reported FI (Branch) '9A' Summary Record for the FI. This record contains counts of the number of each type record associated with the FIs. The following data elements are required for these records:

Field Position	Field Name	Length	Description and Remarks
1-2	Record Type	2	Enter '9B'.
3-9	Branch Record Count	7	Enter the count of Branch Records for the FI.
10-14	CTR Count	10	Enter the count of CTRs (3A) Records for the FI.
20-29	Customer Account Record Count	10	Enter the count of Customer Account (3E) Records for the FI.
30-39	Transactor Record Count	10	Enter the count of Conductor (4A) Records for the FI.
40-49	Owner Record Count	10	Enter the count of Owner (5A) Records for the FI.
50-61	Total CTR Amount (Cash In)	12	Enter the sum of the total dollar amount of currency (cash-in) for the FI.
62-73	Total CTR Amount Cash Out	12	Enter the sum of the total dollar amount of currency (cash-out) for the FI.
74-210	Filler	137	
211-220	User Field	10	

Designation of Exempt Person (9E) Record

This record is required by any bank that wishes to designate a customer as an exempt person for purposes of CTR reporting. In addition, banks must use this record for the biennial renewal of exempt person designation of eligible non-listed businesses and payroll customers. This record is also used to revoke the designation of a customer as an exempt person. The following data elements are required for this record:

Field Position	Field Name	Length	Description and Remarks
1-2	Record Type	2	Enter '9E'.
3-7	Transaction Sequence Number	5	Enter a sequential number, increment by 1 for each '9E' record on the file.
8	Type of Transaction	1	Enter: 'A' if Initial Designation 'B' if Biennual Renewal
9	Exemption status	1	Enter: 'A' if Exemption Amended 'B' if Exemption Revoked
10-44	Business or Sole Proprietor Name	35	Enter the full, legal name of the business being exempted, or the complete last name/first name of the sole proprietor being exempted.
45-79	DBA Name	35	Enter a separate 'doing business as' name.
80-114	Exempt Person Street Address	35	Enter the street address of the exempt person.
115-141	Exempt Person City	27	Enter the city of the exempt person.
142-143	Exempt Person State	2	From the attachment, enter the appropriate 2 character state code.
144-152	Exempt Person Zip Code	9	Enter the zip code of the exempt person.
153-154	Exempt Person Country Code	2	Enter the country code of the exempt person.
155-163	TIN of Exempt Person	9	Enter the Taxpayer Identification Number of the exempt person.
164	Exemption Basis Indicator	1	Enter the appropriate code for the basis of the exemption: 'A' - Bank 'B' - Government Agency/Authority 'C' - Listed Company 'D' - Listed Company Subsidiary 'E' - Eligible Non-Listed Business 'F' - Payroll Customer

Designation of Exempt Person (9E) Record - (continued)

Field Position	Field Name	Length	Description and Remarks
165-172	Effective Date of Exemption	8	Enter the date the exemption is effective. It is a numeric 8 digit field in century, year, month, day format (CCYYMMDD).
173	Exemption Change Indicator	1	If Eligible Non-Listed Business or Payroll Customer only. Enter 'A' if there has been a change in control of the exempt person. If no change has occured, enter 'B'.
174-187	Document Control Number	14	This field contains all zeroes on initial submissions, **but must contain the DCN** (which is provided by the DCC on the acknowledgment record) for each corrected or updated record.
188	Replacement Indicator	1	Enter 'R' if this transaction is a replacement or correction to a previous transaction. A DCN must be entered in positions 172-185.
189-210	Filler	22	
211-220	User Field	10	

Designation of Exempt Person (9F) Continuation Record

This record is required to identify the bank contact and approval information. **You must have a 9F for every 9E record.** The following data elements are required for this record:

Field Position	Field Name	Length	Description and Remarks
1-2	Record Type	2	Enter '9F'.
3-7	Transaction Sequence No.	5	Enter the transaction sequence number from the associated "9E" record.
8-27	Approving Official Title	20	Enter the title of the approving official.
28-62	Approving Official Name	35	Enter the name of the approving official.
63-70	Date of Approval	8	Enter the date the exemption was approved. It is a numeric 8 digit field in century, year, month, day format (CCYYMMDD).
71-105	Name of Contact Person	35	Enter the complete name of the person within the depository institution to be contacted for questions regarding this exemption.
106-115	Contact Phone Number	10	Enter the phone number of the contact person including area code.
116-150	Name of Approving Official for Biennial Updates Only	35	Enter the name of the approving official for biennial updates only.
151-210	Filler	60	
211-220	User Field	10	

File Summary (9Z) Record - Required

There should only be one of these records on the file and it must be the very last record on the file. This record contains counts of the number of the various record types which are on the file. The following data elements are required for this record:

Field Position	Field Name	Length	Description and Remarks
1-2	Record Type	2	Enter '9Z'.
3-12	Parent Institution Record Count	10	Enter the count of the Parent Institution (2A) Records.
13-22	Branch Transaction Record Count	10	Enter the count of the Branch Institution (2B) Records.
23-32	CTR Count	10	Enter the count of Currency Transaction (3A) Records.
33-42	Customer Account Record Count	10	Enter the count of Customer Account (3E) Records.
43-52	Transactor Record Count	10	Enter the count of Transactor (4A) Records.
53-62	Owner Record Count	10	Enter the count of Owner (5A) Records.
63-74	Total CTR Amount Cash In	12	Enter the sum of the total dollar amount of currency (cash-in) for the FI.
75-86	Total CTR Amount Cash Out	12	Enter the sum of the total dollar amount of currency (cash-out) for the FI.
87-98	Total Exempt Record Count	12	Enter the count of Designation of Exempt Person Records (9E).
99-210	Filler	112	
211-220	User Field	10	

Acknowledgment Record Formats

Transmitter (1A) Output Record

Field Position	Field Name	Length	Description and Remarks
1-2	Record Type	2	Transmitter (1A) Record.
3-10	Coverage Beginning Date	8	From 1A Record Positions 165-172.
11-18	Coverage Ending Date	8	From 1A Record Positions 173-180.
19-26	Transmitter Control Code (TCC)	8	From 1A Record Positions 181-188.
27-56	Error Codes 1 through 10	3 each	Assigned by DCC when there are errors.
57	Filler	1	Space filled.

Financial Institution (2A) Output Record

Field Position	Field Name	Length	Description and Remarks
1-2	Record Type	2	Institution Branch (2A) Record.
3-10	Institution TCC	8	From 2A Record Positions 130-137.
11-40	Error Codes	3 each	Assigned by DCC when there are errors.
41-57	Filler	17	Space filled.

Branch Financial Institution (2B) Output Record

Field Position	Field Name	Length	Description and Remarks
1-2	Record Type	2	Institution Branch (2B) Record.
3-10	Branch Code	7	From 2B Record Positions 3-9.
10-39	Error Codes	3 each	Assigned by DCC when there are errors.
40-57	Filler	18	Space filled.

Acknowledgment Record Formats - (continued)

CTR Information (3R) Output Record

Field Position	Field Name	Length	Description and Remarks
1-2	Record Type	2	CTR (3R) Record
3-7	Transaction Sequence No.	5	From 3A Record Positions 10-14.
8-21	Document Control Number	14	Assigned by DCC. A unique identifying number. First two digits are century; last two digits identify the document type and filing method. The remaining digits are unique to each transaction.
22-31	User Field	10	From 3A Record Positions 211-220.
32-55	Error Codes	3 each	Assigned by DCC. Contains up to 8 error codes.
56	Return Correspondence Indicator	1	"C" in this field acknowledges receipt of a replacement record where the FI does not have the required missing information. The errors will not be flagged again. The "C" will be returned when the correspondence indicator from the 3A record is coded.
57	Filler	1	Space filled.

Designation of Exempt Person (9R) Output Record

Field Position	Field Name	Length	Description and Remarks
1-2	Record Type	2	Designation of Exempt Person (9R) Record.
3-7	Transaction Sequence No.	5	From 9E Record Positions 3-7.
8-21	Document Control Number	14	Assigned by DCC. A unique identifying number. First two digits are century; last two digits identify the document type and filing method. The remaining digits are uniques to each transaction.
22-31	User Field	10	From 9E Record Positions 211-220.
32-55	Error Codes	3 each	Assigned by DCC. Contains up to 8 error codes.
56-57	Filler	2	Space filled.

Trailer Record for Transmitter (9Z) Output Record

Field Position	Field Name	Length	Description and Remarks
1-2	Record Type	2	Trailer 9Z Record.
3-12	Number of FIs in File	10	Generated by DCC.
13-22	Number of CTRs in File	10	Generated by DCC.
23-32	Number of Designations of Exempt Person in File	10	Generated by DCC.
33-57	Filler	25	Space filled.

Validation Error Codes

File Error Codes:

Error Code	Error Source
F01	Non-numeric record counts reported on 1A summary record.
F02	Number or records reported does not match the computer count for the 2A record or 2A record is not the second record on the file.
F03	Number of records reported does not match the computer count for the 2B record or 2B record is not the third record on the file.
F04	Number of records reported does not match the computer count for the 3A record, or 3A is not the fourth record on the file or the 3A record has no corresponding 5A record.
F08	Number of records reported does not match the computer count 3E records.
F09	Number of records reported does not match computer count for 4A records.
F10	Number of records reported does not match computer count for 5A records.
F16	No Transmitter (1A) Record on file.
F17	No Branch Summary (9A) Record on file or a 9A record is found with no prior 3A record.
F18	No File Summary (9Z) Record on file.
F19	Branch summary amounts do not equal total of transaction amounts.
F20	File summary amounts do not equal total of transaction amounts.
F21	No FI Summary (9B) Record on file
F22	FI summary amounts do not equal total of transaction amounts.
F23	Number of records reported does not match computer count for 9E records.

<table>
<tr><th colspan="2">Transmitter (1A) Record Error Codes:</th><th colspan="2">Financial Institution (2A & 2B) Record Error Codes:</th></tr>
<tr><td>Error <u>Code</u></td><td>Error <u>Source</u></td><td>Error <u>Code</u></td><td>Error <u>Source</u></td></tr>
<tr><td>T01</td><td>Transmitter Name is blank.</td><td>001</td><td>FI Name is blank or contains leading spaces.</td></tr>
<tr><td>T02</td><td>Transmitter Address is blank.</td><td>002</td><td>FI Address is blank.</td></tr>
<tr><td>T03</td><td>Transmitter City is blank.</td><td>003</td><td>FI City is blank.</td></tr>
<tr><td>T04</td><td>Transmitter State is blank.</td><td>004</td><td>FI State is blank.</td></tr>
<tr><td>T05</td><td>Transmitter Zip Code is blank.</td><td>007</td><td>FI Zip-Code is blank, zeroes, not numeric, or invalid.</td></tr>
<tr><td>T06</td><td>Transmitter Area Code and/or Telephone Number is blank.</td><td>008</td><td>FI Federal Regulator or BSA examiner code is blank or invalid.</td></tr>
<tr><td>T07</td><td>Transmitter Contact Name is blank.</td><td>010</td><td>Name of Approving Official is blank.</td></tr>
<tr><td>T08</td><td>Transmitter EIN is blank or invalid.</td><td>011</td><td>Title of Approving Official is blank.</td></tr>
<tr><td>T09</td><td>Coverage beginning date is blank or invalid.</td><td>012</td><td>FI EIN/SSN is missing, all zeros, all 9's, invalid or non numeric .</td></tr>
<tr><td>T10</td><td>Coverage ending date is blank or invalid.</td><td>013</td><td>FI MICR Number is not numeric, blank, or zeroes.</td></tr>
<tr><td>T11</td><td>Coverage ending date is more than 25 days from coverage beginning date. (Information only)</td><td>014</td><td>FI Resolution Code is invalid or missing.</td></tr>
<tr><td>T12</td><td>Transmitter Control Code is blank or invalid.</td><td></td><td></td></tr>
</table>

Currency Transaction (3A)
Record Error Codes:

Error Code	Error Source
015	FI TCC is blank or invalid.
021	Type of transaction is blank or contains codes other than 1 through 7.
023	Amounts greater than 20 million will generate this error code as information. Please verify the cash in or cash out amount.
024	Date of transaction is invalid. a. Date not numeric. b. Month not a valid code 01 - 12. c. Day not a valid code 01-31. d. Date not less than current date.
025	Contact name is missing.
026	Contact phone number is missing.
028	Preparer name is missing.
029	Preparer title is missing.
030	Number of transactors is not numeric.
031	Number of transactors is numeric and no Transactor Records are present.
032	Number of transactors is numeric but the value does not equal the number of Transactor Records present.
034	Number of owners is not numeric.
035	Number of owners value does not equal the number of Owner Records present.
036	Number of Customer Account Records is not numeric.
037	Number of customer accounts value does not equal the number of Customer Account Records present.
038	Invalid Document Control Number Returned. (**CTR not updated)**
039	Missing Account Number for Transaction types of Deposit or Withdrawl.
040	Reason Part I Section B incomplete is spaces but no Transactor Record is present.

Customer Account (3E) Record Error Codes:		**Transactor (4A) Record Error Codes:**	
Error <u>**Code**</u>	**Error** <u>**Source**</u>	**Error** <u>**Code**</u>	**Error** <u>**Source**</u>
083	Number of customer accounts not numeric.	***091***	Transactor Name is invalid.
084	Number of customer accounts does not match number of accounts listed.	***092***	Transactor Number and street is blank.
		093	Transactor City is blank.
		094	Transactor State is blank.
		095	Transactor Country is US, CA, or MX but state is not a standard abbreviation.
		096	Transactor Country is not a valid country abbreviation.
		097	Transactor Zip-Code is blank, zeroes, or invalid and the Country is US.
		098	Transactor SSN is spaces, zeros or non-numeric.
		100	Transactor Method of identification is not a valid code.
		101	Transactor Method of identification issued by is not a valid code.
		102	Transactor Address is missing.
		103	Transactor Date of birth is missing or invalid.
		104	Transactor SSN is not valid according to our files.

NOTE: For multiple 3E records, other than the first occurrence, the error code(s) generated will reflect the occurrence number in the high order digit of the error code(s) (i.e. error 283 indicates the second 3E record has an error 083).

Transactor (4A) Record Error Codes - (continued)

Error Code	Error Source
105	Transactor SSN does not match our file as a valid SSN for the name shown.

NOTE: For multiple 4A records, other than the first occurrence, the error code(s) generated will reflect the occurrence number in the high order digit of the error code(s) (i.e. error 291 indicates the second 4A record has an error 091).

Error Codes 104 and 105 are warning messages only. The following message is printed on our paper correspondence for Error Codes 104, 105, 128 & 129:

"The following error reflects a possible mismatch between the name reported and the corresponding SSN/EIN. We would greatly appreciate any assistance you can provide to verify that the name and number are correct".

Owner (5A) Record Error Codes:

Error Code	Error Source
111	Owner Name is invalid. a. Blank, b. not in proper format, c. contains no slashes for individual.
112	Owner Number and street is blank.
113	Owner City is blank.
114	Owner State is blank.
115	Owner Country is US, CA, or MX but state is not a standard abbreviation.
116	Owner Country is not a valid country abbreviation.
117	Owner Zip-Code is blank, zeroes, or invalid and Country Code is US.
119	Owner Identifying Number Record is invalid. Identifying number is zeros, all 9's, invalid or non-numeric.
120	Owner Business occupation or profession is missing.
122	Owner Address contains punctuation.
125	Owner Alien Id information is missing when EIN/SSN is blank.

Owner (5A) Record Error Codes - (continued)		Designation of Exempt Person (9E and 9F) Record Error Codes:	
Error Code	**Error Source**	**Error Code**	**Error Source**
126	Owner Date of birth is missing or invalid.	***901***	Type of Transaction is blank or contains codes other than A or B.
128	Owner SSN/EIN is not valid according to our files.	***902***	Exemption Status contains codes other than A or B.
129	Owner SSN/EIN does not match our file as a valid SSN/ EIN for the name shown.	***903***	Business or Sole Proprietor Name is blank or contains leading spaces.
130	Owner 'DBA' name is missing.	***904***	Exempt Person address is blank.
131	Owner "DBA" record is present without an associated owner "5A" record.	***905***	Exempt Person state is blank.
		906	Exempt Person zip code is blank, zeroes, not numeric or invalid and Exempt Person Country Code is blank or invalid.
		907	Exempt Person TIN is missing, invalid or not numeric.
		908	Exemption Basis is blank or contains codes other than A,B,C,D,E,or F.
		909	Effective date of the exemption is blank or invalid. A. Date not numeric B. Month not 01-12. C. Day not a valid code 01-31.
		910	Has there been a change in control of the exempt person. Exemption Basis is not E or F and A or B is in field. Or

Note : For multiple 5A records, other than the first occurrence, the error code(s) will reflect the occurrence number in the high order digit of the error code(s) (i.e.; error 211 indicates the second 5A record has an error 111).

Error code 128 and 129 are warning messages only.

Designation of Exempt Person (9E and 9F) Record Error Codes - (continued)

Error Code	Error Source
	contains codes other than A or B.
911	9F record is missing. Must have a 9F record for every 9E record.
912	Approving official name is blank.
913	Date of Approval (signature) is blank or invalid. A. Date not numeric B. Month not 01-12. C. Day not a valid code 01-31. D. Date is not less than current date.
914	Contact phone is blank or does not contain 10 numeric characters (3 digit area code and 7 digit number)
915	Biennial Renewal is entered and name of approving official for biennial update is missing.
916	Approving official for biennial updates is entered but biennial renewal is not entered.
917	Invalid Document Control Number Returned. (CTR not updated).
918	Contact Name is blank.
928	Exempt Person TIN is not valid according to our files.
929	Exempt Person TIN does not match our file as a valid SSN/ EIN for the name shown.

Error code 928 and 929 are warningmessages only.

Standard Country/State Abbreviations

Country/State	Code
Afar & Issas (French)	FT *(DJ)
Afghanistan	AF
Albania	AL
Algeria	AG
Andorra	AN
Angola	AO
Anguilla	AV
Antarctica	AY
Antigua (Barbuda & Redonda)	AC
Antilles, Netherlands	AE
Argentina	AR
Armenia	AM
Aruba	AW
Ashmore & Cartier Is.	AT *(AS)
Australia	AS
Austria	AU
Azerbaijan	AJ
Bahamas	BF
Bahrain	BA
Baker Island	FQ *(US)
Bangladesh	BG
Barbados	BB
Bassas Da India	BS *()
Belgium	BE
Belize	BH
Benin (Dahomey)	DM
Bermuda	BD
Bhutan	BT
Bosnia & Hercegovina	BK
Bolivia	BL
Botswana	BC
Bouvet Is.	BV *(NO)
Brazil	BR
British Indian Ocean Terr.	IB
British Virgin Islands	VI
British West Indies	BW *
Brunei	BX
Bulgaria	BU
Burkina Faso, Upper Volta	HV
Burma	BM

Country/State	Code
Burundi	BY
Byelarus	BO
Cambodia	CB
Cameroon	CM
Canada	CA
States	
Alberta	AB
British Columbia	BC
Manitoba	MB
New Brunswick	NB
New Foundland (Incl. Labrador)	NF
Nova Scotia	NS
Ontario	ON
Prince Edward Is.	PE
Quebec	PQ
Saskatchewan	SN
Yukon Terr.	YT
North West Terr.	NT
Cape Verde Island	CV
Cayman Islands	CJ
Cezch Republic	CP
Central African Republic	CT
Chad	CD
Channel Islands	OC *(UK)
Chile	CI
China (Mainland)	CH
China (Taiwan)	TW
Christmas Islands	KT *(AS)
Clipperton Island	IP *()
Cocos Islands	CK *(AS)
Columbia	CO
Comoros Is.	CN
Congo (Brazzaville)	CF
Congo (Zaire)	CG
Cook Is.	CW *(NZ)
Coral Sea Is. (Terr.)	CR
Costa Rica	CS
Croatia	HR
Cuba	CU

Standard Country/State Abbreviations - (continued)

Country/State	Code
Cyprus	CY
Cyprus, North (Turkish)	CX
Czechoslovakia	CZ
Denmark	DA
Djibouti (Formerly Afars & Issas)	DJ
Dominica	DO
Dominican Republic	DR
Dronning Maud Land	NQ *(US)
East Germany	GC *(GE)
East Timor	TR *(ID)
Ecuador	EC
Egypt	EG
El Salvador	ES
England	UK
Equatorial Guinea	EK
Eritrea	ER
Estonia	EN
Ethiopia	ET
Europa Island	EU *
European Communities	EE *
Faroe Is.	FO
Falkland Is. (Islas Malvinas)	FA
Fiji	FJ
Finland	FI
France	FR
French Guiana	FG *(FR)
French Polynesia	FP *(FR)
French Southern & Antarctic Lands	FS *(FR)
French West Indies	FW *
Gabon	GB
Gambia, The	GA
Gaza Strip	GZ *(PS)
Georgia	GG
Germany & Berlin (East)	GC *(GE)
Germany	GE
Ghana	GH
Gibraltar	GI
Gilbert Island	GS *(KI)
Glorioso Islands	GO *()

Country/State	Code
Great Britain	UK
Greece	GR
Greenland	GL
Grenada	GJ
Guadeloupe	GP *(FR)
Guatemala	GT
Guenea	GV *
Guernsey	GK *(UK)
Guinea	GV
Guinea Bissau	GU
Guyana	GY
Haiti	HA
Heard & McDonald Islands	HM *(AS)
Holland	NL
Honduras	HO
Hong Kong	HK
Howland Island	HQ *(UK)
Hungary	HU
Iceland	IC
India	IN
Indian Ocean Area French	X9 *(FR)
Indian Ocean Terr. British	IB *()
Indonesia	ID
Iran (Persia)	IR
Iraq	IZ
Iraq-Saudi Arabia, Neutral Zone	IY *(NT)
Ireland	EI
Isle of Man	IM
Israel	IS
Italy	IT
Ivory Coast	IV
Jamaica	JM
Jan Mayen	JN *(NO)
Japan	JA
Jarvis Island	DQ *(NO)
Jersey	JE *(UK)
Jordan	JO
Juan De Nova Island	JU *(FR)
Kampuchea	CB

Standard Country/State Abbreviations - (continued)

Country/State	Code
Kazakhstan	KZ
Kenya	KE
Kingman Reef	KQ *(FR)
Kiribati Is.	KI
Korea, People's Republic	KN
Korea, Republic of South	KS
Kuwait	KU
Kyrgyzstan	KG
Laos, Peoples Dem. Republic	LA
Latvia	LG
Lebanon	LE
Lesotho	LT
Liberia	LI
Libya	LY
Liechtenstein	LS
Line Is.	CL *(KI)
Lithuania	LH
Luxembourg (AKA Luxemburg)	LU
Macao	MC
Macedonia	MK
Madagascar	MA
Malagasy	MS
Malawi	MI
Malaysia	MY
Maldives	MV
Mali	ML
Malta	MT
Martinique	MB *(FR)
Mauritania	MR
Mauritius	MP
Mayotte	MF *(FR)
Mexico	MX
States	
Aguascalientas	AG
Baja, Calif. (Terr. North)	BA
Baja Calif. (Terr. South)	BJ
Campeche	CE
Chiapas	CI
Chihuahua	CH
Coahuila de Zaragoza	CU
Colima	CL
Distrito	DF
Durango	DO
Guanajuato	GU
Guerrero	GR
Hidalgo	HL
Jalisco	JL
Mexico (State)	MX
Michoacan de Ocampo	MC
Morelos	MR
Nayarit	NA
Nuevo Leon	NL
Oaxaca	OA
Puebla	PB
Queretaro de Arteaga	QU
Quintana Roo	QR
San Luis Potosi	SL
Sinaloa	SI
Sonora	SO
Tabasco	TB
Tamaulipas	TA
Tlaxcala	TL
Veracruz-Llave	VC
Yucatan	YU
Zacatecas	ZA
Micronesia, Federated State	FM
Moldova	MD
Monaco	MN
Mongolia	MG
Montenegro	MJ
Montserrat	MH
Morocco	MO
Morocco (Spanish)	ME *(SP)
Mozambique	MZ
Myanmar, Burma	MQ
Namibia (SW Africa)	WA
Nauru	NR
Navassa Island	BQ *(US)
Nepal	NP
Netherlands (Antilles)	NA *(AE)

Standard Country/State Abbreviations - (continued)

Country/State	Code
Netherlands (Holland)	NL
Neutral Zone, S Iraq/Arabia	NT
New Caledonia	NC *(FR)
New Hebrides	NH *(VU)
New Zealand	NZ
Nicaragua	NU
Niger	NG
Nigeria	NI
Niue	NE
Norfolk Island	NF *(AS)
Norway	NO
Oman (Muscat)	MU
Pakistan	PK
Palau	PW
Palestinian Autonomous Area	PS
Panama	PN
Papua-New Guinea	PP
Paracel Islands	PF *
Paraguay	PA
Peru	PE
Philippines	RP
Pitcairn Island	PC *(UK)
Poland	PL
Portugal	PO
Portuguese Timor	PT *(ID)
Qatar	QA
Reunion	RE *()
Rhodesia (Zimbabwe)	RH *(ZI)
Romania	RO
Russia	RS
Rwanda	RW
San Marino	SM
Sanya (Yemen)	YE *(YM)
Sao Tome & Principe	TP
Saudi Arabia	SA
Scotland	UK
Senegal	SG
Serbia	SJ
Seychelles	SE
Sierre Leone	SL

Country/State	Code
Sikkim	SK *(IN)
Singapore	SN
Slovakia	SQ
Slovenia	SI
Solomon Island	BP
Somalia	SO
South Africa	SF
Soviet Union (USSR, Russia)	UR *
Spain	SP
Spanish Sahara	SS *(SP)
Spratley Islands	PG *
Sri Lanka (Ceylon)	CE
St. Kitts & Nevis	SC
St. Helena	SH
St. Lucia	ST
St. Pierre & Miquelon	SB *(FR)
St. Vincent & Grenadines	VC
Sudan	SU
Suriname	NS
Svalbard	SV *(NO)
Swaziland	WZ
Sweden	SW
Switzerland	SZ
Syria	SY
Taiwan	TW
Tajikistan	TT
Tanzania	TZ
Thailand	TH
Togo	TO
Tokelau Islands	TL *(NZ)
Tonga	TN
Trinidad & Tobago	TD
Tunisia	TS
Turkey	TU
Turkmenistan	TX
Turks & Caicos Is.	TK
Tuvalu (Ellice Is.)	TV
Uganda	UG
Ukraine	UP
Ukranian	UA *(UP)

Standard Country/State Abbreviations - (continued)

Country/State	**Code**
UK Indian Ocean Territory	IO *(IB)
Union of Soviet Republics	UR *
United Arab Emirates (UAE) (Trucial States)	TC
United Arab Republic (Egypt)	EG
United Kingdom (England, Great Britain, Scotland, Wales)	UK
United Nations	UN
United States	US
Upper Volta	UV *(HV)
Uruguay	UY
Uzbekistan	UZ
Vanuatu	VU
Vatican City	VT
Venezuela	VE
Vietnam	NM
Vietnam (North)	VN *(NM)
Virgin Islands (British)	VI
Wales	UK
Wallis & Futuna	WF *(FR)
West Bank	WE*(PS)
West Berlin	WB*(GE)
West Germany	GE
West Indies French	XQ *(FR)
Western Sahara	WI
Western Samoa	WS
Yemen (Aden) (South)	YS *(YM)
Yemen Republic of (Sanaa)	YM
Yemen (San'A) (North)	YE *(YM)
Yugoslavia	YO
Zaire	ZR *(CG)
Zambia	ZA
Zimbabwe	ZI
Various (more than one)	XV

Standard State Abbreviations

State	Code
Alabama	AL
Alaska	AK
Arizona	AZ
Arkansas	AR
California	CA
Colorado	CO
Connecticut	CT
Delaware	DE
District of Columbia	DC
Florida	FL
Georgia	GA
Hawaii	HI
Idaho	ID
Illinois	IL
Indiana	IN
Iowa	IA
Kansas	KS
Kentucky	KY
Louisiana	LA
Maine	ME
Maryland	MD
Massachusetts	MA
Michigan	MI
Minnesota	MN
Mississippi	MS
Missouri	MO
Montana	MT
Nebraska	NE
Nevada	NV
New Hampshire	NH
New Jersey	NJ
New Mexico	NM
New York	NY
North Carolina	NC
North Dakota	ND
Ohio	OH
Oklahoma	OK
Oregon	OR
Pennsylvania	PA
Rhode Island	RI
South Carolina	SC
South Dakota	SD
Tennessee	TN
Texas	TX
Utah	UT
Vermont	VT
Virginia	VA
Washington	WA
West Virginia	WV
Wisconsin	WI
Wyoming	WY

TERRITORIES

Name	Code
American Samoa	AS
Federated States of Micronesia	FM
Guam	GU
Marshall Islands	MH
Northern Mariana Islands	MP
Palau Island	PW
Puerto Rico	PR
Virgin Islands	VI

Note: The above Territories are considered <u>States</u> for CTR processing. Code the Territory in the <u>state</u> field and 'US' in the country field.

Zip Code Validation Table

The following table is used to validate all zipcode fields. The table consists of the first three digits of the valid zipcode range by state. Therefore, if a zipcode falls within the given range for the state indicated, it is considered valid. Otherwise, an error code will be issued. Consult the U.S. Postal Service Zipcode Directory to resolve any conflicts between state and zipcodes.

State Abbrev.	State	Valid Range
AL	Alabama	350 - 369
AK	Alaska	995 - 999
AS	American Samoa	967 - 967
AZ	Arizona	850 - 865
AR	Arkansas	716 - 729 **& 755**
CA	California	900 - 966
CO	Colorado	800 - 816
CT	Connecticut	060 - 069
DE	Delaware	197 - 199
DC	District of Columbia	200 - 205
FM	Federated States of Micronesia	**969 - 969**
FL	Florida	320 - 349 **
GA	Georgia	300 - 319
GU	Guam	**969 - 969**
HI	Hawaii	967 - 968
ID	Idaho	832 - 838
IL	Illinois	600 - 629
IN	Indiana	460 - 479
IA	Iowa	500 - 528
KS	Kansas	660 - 679
KY	Kentucky	400 - 427
LA	Louisiana	700 - 714
ME	Maine	039 - 049
MH	Marshall Islands	**969 - 969**
MD	Maryland	206 - 219
MA	Massachusetts	010 - 027 **& 055**
MI	Michigan	480 - 499
MN	Minnesota	550 - 567
MS	Mississippi	386 - 397
MO	Missouri	630 - 658
MT	Montana	590 - 599
NE	Nebraska	680 - 693
NV	Nevada	**889** - 898
NH	New Hampshire	030 - 038
NJ	New Jersey	070 - 089
NM	New Mexico	870 - 884
NY	New York	090 - 149 ***
NC	North Carolina	269 - 289
ND	North Dakota	580 - 588
MP	Northern Mariana Is.	**969 - 969**
OH	Ohio	430 - 458
OK	Oklahoma	730 - 749
OR	Oregon	970 - 979
PW	Palau Island	**969 - 969**
PA	Pennsylvania	150 - 196
PR	Puerto Rico	006- 009
RI	Rhode Island	028 - 029
SC	South Carolna	290 - 299
SD	South Dakoa	570 - 577
TN	Tennessee	370 - 385
TX	Texas	750 - 799 **& 885**
UT	Utah	840 - 847
VT	Vermont	050 - 059
VA	Virginia	220 - 246 **& 201**
VI	Virgin Islands	008 - 008
WA	Washington	980 - 994
WI	Wisconsin	530 - 549
WV	West Virginia	247 - 268
WY	Wyoming	820 - 831

**** FL - 343, 345,and 348 are not valid.**

***** NY - Includes 004 Westchester and 063 Fishers Island**

MILITARY 'STATE'

AE	Armed Forces Africa	090 -098
AA	Armed Forces Americas (except Canada)	340 -340
AE	Armed Forces Canada	090 -098
AE	Armed Forces Europe	090 -098
AE	Armed Forces Middle East	090 -098
AP	Armed Forces Pacific	962 -966

Enter State code in in the State field, US in the Country code and zip code in zip field.

Standard Abbreviations

Word	Abbreviation	Word	Abbreviation
Accounting	ACCTG	Federal Credit Union	FCU
Accounts	ACCTS	Finance	FIN
Administration	ADMIN	Financial	FINCL
Air Force Base	AFB	First National Bank	FNB
Apartment	APT	Foreign	FORGN
American	AMER	General	GEN
Associates	ASSOC	Government	GOVT
Association	ASSN	Group	GRP
Avenue	AVE	Headquarters	HDQTRS
Bank	BK	Highway	HWY
Banking	BKG	Hospital	HOSP
Branch	BR	Incorporated	INC
Broadway	BWY	Industry(ies)	INDUST
Building	BLDG	Information	INFO
Casualty	CASLTY	Institute, Institution	INST
Center	CTR	Insurance	INS
Certificate	CERT	International	INT
Certificate of Deposit	CD	Lane	LN
Circle	CRL	Limited	LTD
Commerce	CMRC	Management	MGMT
Commission	COMM	Manufacturers	MFTRS
Company	CO	Manufacturing	MFG
Comptroller	COMPT	Market	MKT
Consolidated	CONS	Municipal	MUN
Construction	CONST	Mutual	MUTL
Corporation	CORP	National	NAT
Cooperative	COOP	Northeast	NE
County	CNTY	Northern, North	NO
Court	CT	Northwest	NW
Credit Union	CU	Organization	ORG
Department	DEPT	Park	PK
Deposit	DEP	Place	PL
Distributor, Distributing,	DISTB	Plaza	PLZ
District	DIST	Post Office	PO
Division	DIV	Railroad	RR
Drive	DR	Realty	RLTY
East, Eastern	E	Road	RD
Electrical	ELEC	Room	RM
Exchange	XCHG	Route	RT
Federal	FED	Savings	SAV

Standard Abbreviations - (continued)

Word	**Abbreviation**
Savings and Loan	SL
Security	SEC
Service	SERV
Southeast	SE
Southern, South	SO
Southwest	SW
Street	ST
Suite	STE
Transportation	TRANS
Trust	TR
University	UNIV
US Air Force	USAF
US Army	USA
US Coast Guard	USCG
US Marine Corps	USMC
US Navy	USN
Village	VLGE
Western, West	W

Note: All abbreviations listed may be changed from singular to plural, and vice versa, by the addition or deletion of the letter ‘s’.

Name Editing Instructions

A. Delete any titles, prefixes, suffixes or other descriptive information such as Mr., Mrs., Dr., Reverend, Partner, or Trustee. Do not delete suffixes which distinguish family members such as Jr., Sr., III or IV. Suf fixes should be edited to follow the middle initial (e.g. Doe\ John\L Jr).

B. Delete all punctuation (e.g., 'JR.' would be submitted as 'JR').

C. Do not use the following words in fields:
   a. THE
   b. SEE ABOVE
   c. SAME AS ABOVE
   d. SAME
   e. COMPUTER GENERATED
   f. SIGNATURE CARD
   g. NONE
   h. NON CUSTOMER
   i. CUSTOMER
   j. T/A
   k. VARIOUS
   l. OTHER
   m. N/A
   n. UNKNOWN

D. Spanish surnames. Care must be taken in formatting Spanish surnames as the names are usually written in the order of first name, father's last name, and then mother's last name, i.e., Juan Vega Santiago. The father's last name, Vega would be used as the last name; however, both last names should be retained. Example: Vega/Santiago/Juan.

E. Place a slash ('/') before each name (including suffixes) except the first surname (e.g., <u>White</u>/Elizabeth/A) but not between compound names such as 'Van Gogh'.

F. If only the surname of an individual is present, then place a slash after it (e.g., <u>Jones/</u>).

G. If a non-individual is listed, do not enter slashes between names. Delete the word, 'The' whenever it appears. Drop the subdivision name (e.g., 'The First National Bank of Chicago-Manchester Branch' will be 'FNB of Chicago-Manchester').

Definition of Terms

Aggregation Aggregation occurs when all cash in (received) and all cash out (disbursed) in one business day must be added together SEPA-RATELY to determine if the total cash in or out exceeds the $10,000 reporting requirement. When aggregating, cash in monies are never added to or subtracted from cash out monies to deter mine the reportable dollar amounts. For a more thorough definition and proper reporting please contact the Compliance Review Group at (313) 234-1613.

Amended Report A report which corrects a report previously filed and accepted by the Service.

b Denotes a blank position.

Corrected Report A report which corrects a report previously filed but rejected by the Service because of validity or consistency errors.

CTR Currency Transaction Report (Form 4789).

Currency For CTR purposes, currency is the coin and paper money of the United States or any country, which is circulated and customarily used and accepted as money.

DBA Doing Business As

DCC The Detroit Computing Center

DEP Designation of Exempt Person (Form TDF 90-22.53)

Drawer Individual or organization who initiates a check or wire transfer.

EIN Employer Identification Number

FI Financial Institution

File For purposes of this procedure, a file consists of all magnetic media records submitted by a transmit-ter.

Negotiable Instruments All checks and drafts including business, personal, bank, cashier's and third-party), money orders, and promissory notes. For purposes on the CTR, all traveler's checks shall also be considered negotiable instruments whether or not they are in bearer form.

Owner A person or organization on whose behalf the transaction is conducted.

Organization For CTR purposes, an organiza-tion is a person other than an individual.

Payee Person(s) or organization(s) to whom the check or wire transfer of funds is made payable.

Person For CTR purposes, a person is an individual, corporation, partner-ship, trust or estate, joint stock company, association, syndicate, joint venture or other incorpo-rated organization or group.

Resolution Code Code which signifies who is to receive the correspondence

Definition of Terms - (continued)

	relating to transactions.
SSN	Social Security Number
Transaction	For CTR purposes, the ***in Currency*** **physical** transfer of currency from one person to another. This does not include a transfer of funds by means of bank check, bank draft, wire transfer or other written order that does not involve the physical transfer of currency.
Transactor	A person(s) who conducts a transaction.
Transmitter	Person(s) or organization(s) who prepare the magnetic tape files.

Common Questions and Answers

1. On aggregations, what branch do we use for the 2B record?

Ans. Your paper document criteria should be applied in this case. Some banks are using their main office or a pseudo branch for aggregations. Others are selecting the first transaction in the aggregation or the largest amount in the aggregation. Use the same criteria that is used in the paper document system.

2. If an error is identified in the Parent 2A or Branch 2B records, will the IRS still validate subsequent Parent and Branch records?

Ans. Yes, if there are other parent records we will continue validation. However, each branch within the erroneous parent group will contain the parent error. This entire group must be corrected and resubmitted.

3. If we must begin each file with a Transaction Sequence Number starting with 00001 for each 3A record, how are we to match the acknowledgment records with the right submission and sequence?

Ans. In the Transmitter Record 1A, the coverage beginning or ending dates should be considered with the sequence numbers so that each submission is unique. This record will be returned to you on the acknowledgment file for this purpose.

4. During the acceptance test, are you planning to return an acknowledgment file?

Ans. Yes, we will acknowledge your test file but do not require that it be corrected and resubmitted if it contains errors. We do recommend that you use it to test your internal error programs.

5. Could you give us guidance on the appropriate person(s) to be designated on the Application Form DCC-4419, and the Declaration (Agreement) Form?

Ans. First, let's take the Declaration Statement. The person who signs this form should be in a position to insure that the Financial Institution is complying with the agreement. Some institutions delegate this to an Officer of the bank, such as the Compliance Officer or the Security Officer. Others have equated this to the same approving official who signs the paper 4789. In any case, it should represent an official of the bank who insures that the bank is in compliance with terms of the agreement.

Second, the Form DCC-4419 indicates two levels of persons to contact. Block 2 requests a person to contact should we need ADP processing information concerning the tapes submitted. This should be an individual of the bank who has knowledge of the tape requirements or who could obtain the needed information easily. For example, once a reporting cycle has been established, we may need to follow-up with this individual if we do not receive a tape from your institution as scheduled. Block 8 of the Form DCC-4419 should be an individual who has knowledge of the application to file magnetically. Some banks are designating the Data Processing Officer or the Operations Officer as the bank official delegated to sign the Form DCC-4419, others have indicated that the same individual who signed the Declaration Statement will also sign the Form DCC-4419. The physical location of your data processing department will probably be the deciding factor here.

6. On the Appendix of the Declaration Statement, you request the address of the offices and branches that will not participate in the Project. We plan to start with only a few branches of our total 300. Does this mean we have to supply hundreds of individual offices and branches?

Ans. In those cases where it is more convenient to list those branches that will be participating rather than NOT participating, please do so. For example, if you plan to start with five (5) of your 300 branches, indicate the five that will be participating and state that the other 295 branches will not participate at this time. Some banks have enclosed a telephone/address listing of all their branches and annotated the branches that will be participating.

7. Suppose I apply to file magnetically and for some reason wish to drop out of the program, can I do so?

Ans. Yes. We want to be able to address the financial community's concerns. Therefore, if you decide to drop out, you must notify the Magnetic Filing Coordinator in writing of the date you wish to resume paper filing, giving the reasons for dropping out. Once this written notice is sent you can immediately resume paper filing.

9. Are there any software companies offering magnetic filing software?

Ans. Yes. We have identified several companies who have expressed an interest in the process. We will provide their names, telephone numbers and their current status in the filing process if you contact the Magnetic Filing Coordinator.

10. What can I do if my institution takes exception to certain phrases in the Declaration Statement which prevents us from participating?

Ans. If the agreement contains phrases or statements which prevent your institution from filing, line through the phrase and submit the proposed changes to the CTR Magnetic Media Coordinator for consideration.

11. Are the Standard Country and State Abbreviations mandatory?

Ans. Yes. This table is mandatory.

12. In the general tape specifications, is the record format fixed or variable length?

Ans. The record format and block size are fixed length.